

## ADDITIONAL SERVICES



### TOWN OF COTTAGE CITY

If you are enrolled in insurance coverage with The Hartford, you may also be eligible to receive additional services. These services help with challenges that come before and after a claim. Be sure to read the information provided below; The Hartford wants to be there when you need us.

### SERVICES AVAILABLE

COVERAGE ENROLLED IN	ADDITIONAL SERVICES AVAILABLE
Short Term Disability	Ability Assist Counseling Services Health Champion
Long Term Disability	Ability Assist Counseling Services Health Champion Travel Assistance and ID Theft Protection Services
Life	Beneficiary Assist Counseling Services EstateGuidance Will Services Funeral Concierge Services Travel Assistance and ID Theft Protection Services

### ASKED & ANSWERED

#### WHAT IS ABILITY ASSIST COUNSELING SERVICES?

**Ability Assist<sup>®1</sup> Counseling Services** provides access to Master's degree clinicians for 24/7 assistance if you're enrolled in our short term or long term disability plan. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal, and work-life concerns.

For more information on Ability Assist<sup>®</sup> Counseling Services:

Call 1-800-964-3577

Visit [www.guidanceresources.com](http://www.guidanceresources.com)

Company name: **Abili** Company ID: **HLF902**

#### WHAT IS BENEFICIARY ASSIST COUNSELING SERVICES?

**Beneficiary Assist<sup>®2</sup> Counseling Services** offers compassionate expertise to help you, your beneficiaries (those you name in your policy) and immediate family members cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with professionals, as well as five face-to-face sessions\* available for up to one year.

For more information on Beneficiary Assist<sup>®</sup> Counseling Services, call 1-800-411-7239.

\*California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

#### WHAT IS ESTATEGUIDANCE WILL SERVICES?

**EstateGuidance<sup>®3</sup> Will Services** helps you protect your family's future by creating a customized and legally binding online will. Online support is also available from licensed attorneys, if needed.

For more information on EstateGuidance<sup>®</sup> Will Services:

[www.estateguidance.com](http://www.estateguidance.com) Use Code: **WILLHLF**

#### WHAT IS FUNERAL CONCIERGE SERVICES?

**Funeral Concierge Services<sup>4</sup>** provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings. In addition, Express Pay is a service that delivers proceeds in as little as 48 hours, allowing beneficiaries to use proceeds immediately for funeral expenses.

For more information on Funeral Concierge Services:

Call 1-866-854-5429 or visit [www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford) Use Code: **HFEVLC**

## WHAT IS HEALTHCHAMPION?

**HealthChampion<sup>SM5</sup>** offers unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and insurance claims concerns if you're enrolled in our short term or long term disability plan. Service includes: claims and billing support, explanation of benefits, cost estimates and fee negotiation, information related to conditions and available treatments, and support to help prepare for medical visits.

For more information on HealthChampion<sup>SM</sup> Services  
Call 1-800-964-3577  
Visit [www.guidanceresources.com](http://www.guidanceresources.com)  
Company name: **Abili** Company ID: **HLF902**

## WHAT IS TRAVEL ASSISTANCE AND ID THEFT PROTECTION SERVICES?

**Travel Assistance Services and ID Theft Protection Services<sup>6</sup>** includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft protection services are available to you and your family at home or when you travel. Protection is provided two ways: educational materials to help prevent identity theft and access to caseworkers to help resolve problems that result from identity theft.

For more information on Travel Assistance Services or ID Theft Services:  
Call from United States: 1-800-243-6108  
Call collect from other locations: 202-828-5885  
Fax: 202-331-1528

Travel Assistance Identification Number: **GLD-09012**

You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Generali Global Assistance for follow-up.

<sup>1</sup>AbilityAssist<sup>®</sup> services are offered through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

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<sup>3</sup>Estate Guidance<sup>®</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. A simple will does not cover printing or certain other features. These features are available at an additional cost to you. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Estate Guidance is a registered trademark of ComPsych. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>4</sup>Funeral Concierge services is offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>5</sup>HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford doesn't provide basic hospital, basic medical, or major medical insurance. HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Health Champion is a service mark of ComPsych. Services may not be available in all states.

Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

<sup>6</sup>Travel Assistance and Identity Theft Protection Services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance, Inc. may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. The flyer, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states.

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## The Buck's Got Your Back<sup>®</sup>

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